Case 17-17882-ref Doc 32 Filed 05/09/18 Entered 05/10/18 01:01:46 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Kara Seawell Debtor Case No. 17-17882-ref Chapter 13

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 09, 2018.
                                   425 Sunset Rd.,
                 +Kara Seawell, 425 Sunset Rd., Reading, P
+FREDERICK L. REIGLE, Chapter 13 Trustee,
Reading, PA 19606-0410
db
                                                          Reading, PA 19611-1307
                                                                      2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                 +Bureau of Audit and Enforcement,
                                                          City of Allentown, 435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
                 City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                                3501 Corporate Pkwy, P.O. Box 520,
                                                                                             Centre Valley, PA 18034-0520
smg
smg
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                         Allentown, PA 18101-2401
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Brand Source/citi Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
smg
14026637
                                                  Citicorp Cr Srvs/Centralized Bankruptcy,
14026640
                 +Citibank/The Home Depot,
                                                                                                   Po Box 790040,
                    St Louis, MO 63179-0040
                 +Home Point Financial C,
                                                                               Parsippany, NJ 07054-5000
14026642
                                                Nmls#7706 9 Entin Rd St,
                 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
+Monterey Col, 4095 Avenida De La Plata, Oceanside, CA 92056-580
14026643
14026644
                                                                     Oceanside, CA 92056-5802
E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 08 2018 01:57:22
sma
                                                               Bankruptcy Division,
                    Pennsylvania Department of Revenue,
                                                                                          P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 08 2018 01:57:39
                                                                                                        U.S. Attorney Office,
smg
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 08 2018 01:57:30 United States Trustee,
ust
                    Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                                 Philadelphia, PA 19107-4405
                   Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, of Class Card Services, Attn: Correspondence,
                 +EDI: CAPITALONE.COM May 08 2018 06:03:00
                                                                      Capital One,
14026638
                                                                                         Salt Lake City, UT 84130-0285
14026639
                 +EDI: CHASE.COM May 08 2018 06:03:00
                   Po Box 15278, Wilmington, DE 19850-5278
                 EDI: DISCOVER.COM May 08 2018 06:03:00
PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM May 08 2018 06:03:00
New Albany, OH 43054-3025
EDI: AGFINANCE.COM May 08 2018 06:03:00
14024815
                                                                    Discover Bank,
                                                                                        Discover Products Inc.
14026641
                                                                     Discover Financial,
                                                                                              Po Box 3025,
14102610
                                                                      ONEMAIN, P.O. BOX 3251,
                    EVANSVILLE, IN 47731-3251
                 +EDI: AGFINANCE.COM May 08 2018 06:03:00 OneMa 601 Nw 2nd St #300, Evansville, IN 47708-1013
14026645
                                                                      OneMain Financial, Attn: Bankruptcy Department,
                  601 Nw 2nd St #300, Evansville, EDI: PRA.COM May 08 2018 06:03:00
                                                              Portfolio Recovery Associates, LLC,
14047245
                   Norfolk VA 23541
14018394
                  +EDI: PRA.COM May 08 2018 06:03:00
                                                               PRA Receivables Management, LLC, PO Box 41021,
                  Norfolk, VA 23541-1021
EDI: Q3G.COM May 08 2018 06:03:00
14035251
                                                               Quantum3 Group LLC as agent for, MOMA Funding LLC,
                    PO Box 788,
                                   Kirkland, WA 98083-0788
14018685
                  +EDI: RMSC.COM May 08 2018 06:03:00
                                                                Synchrony Bank, c/o PRA Receivables Management, LLC,
                    PO Box 41021, Norfolk, VA 23541-1021
14026646
                  +EDI: RMSC.COM May 08 2018 06:03:00
                                                                Synchrony Bank/Lowes, Attn: Bankruptcy,
                    Po Box 965060, Orlando, FL 32896-5060
                                                                                                            TOTAL: 15
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                            Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
                 +FREDERICK L. REIGLE,
aty?
                    Reading, PA 19606-0410
                                                                                                            TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: May 07, 2018

Form ID: 309I Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trusteel3.com JOSEPH T. BAMBRICK, JR. on behalf of Debtor Kara Seawell NO1JTB@juno.com KEVIN G. MCDONALD on behalf of Creditor Home Point Financial Corporation

bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Home Point Financial Corporation
bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Information to identify the case:							
Debtor 1	1 Kara Seawell		Social Security number or ITIN xxx-xx-0810				
	First Name	Middle Name	Last Name	-	EIN		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	Social Security number or ITIN		
					EIN		
United States Bankruptcy Court			Date case filed for chapter 13 11/21/17				
Case number: 17	'-17882-ref						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Kara Seawell	About Debtor 2:
2.	All other names used in the last 8 years	Talu Gouwon	
3.	Address	425 Sunset Rd. Reading, PA 19611	
4.	Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372–6400 Email: NO1JTB@juno.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 5/7/18

For more information, see page 2

Debtor Kara Seawell Case number 17–17882–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 5, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606			
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 8/4/18			
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 5/31/18			
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/20/18			
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$190.88 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/19/18 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601				
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.				
11	1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adj according to a plan. A plan is not effective unless the court confirms it. You may object to confiplan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation debtor will remain in possession of the property and may continue to operate the business, if all court orders otherwise.		confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The			
12	. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that			
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office			